

**State:** District of Columbia **Filing Company:** The Lincoln National Life Insurance Company  
**TOI/Sub-TOI:** LTC06 Long Term Care - Other/LTC06.000 Long Term Care - Other  
**Product Name:** Concierge Care Brochure  
**Project Name/Number:** /

## Filing at a Glance

Company: The Lincoln National Life Insurance Company  
Product Name: Concierge Care Brochure  
State: District of Columbia  
TOI: LTC06 Long Term Care - Other  
Sub-TOI: LTC06.000 Long Term Care - Other  
Filing Type: Form  
Date Submitted: 01/10/2020  
SERFF Tr Num: LCNC-132215100  
SERFF Status: Closed-APPROVED  
State Tr Num:  
State Status:  
Co Tr Num: CONCIERGE CARE BROCHURE  
Implementation: On Approval  
Date Requested:  
Author(s): Chelsea Ronalter, Andrew Baron, Kimberly Martin, Amanda Tenney  
Reviewer(s): Colin Johnson (primary), RaShaunda Benson  
Disposition Date: 01/30/2020  
Disposition Status: APPROVED  
Implementation Date: 01/30/2020

State: District of Columbia Filing Company: The Lincoln National Life Insurance Company  
TOI/Sub-TOI: LTC06 Long Term Care - Other/LTC06.000 Long Term Care - Other  
Product Name: Concierge Care Brochure  
Project Name/Number: /

## General Information

Project Name: Status of Filing in Domicile: Pending  
Project Number: Date Approved in Domicile:  
Requested Filing Mode: File & Use Domicile Status Comments:  
Explanation for Combination/Other: Market Type: Individual  
Submission Type: New Submission Individual Market Type:  
Overall Rate Impact: Filing Status Changed: 01/30/2020  
State Status Changed:  
Deemer Date: Created By: Chelsea Ronalter  
Submitted By: Chelsea Ronalter Corresponding Filing Tracking Number:

Filing Description:  
The Lincoln National Life Insurance Company  
NAIC# 020-65676 FEIN # 35-0472300

Re: NEW SUBMISSION

Advertising Filing – Long Term Care Form(s):

LCN-27651000-100819 - Concierge Care Brochure

Dear Sir or Madam:

Attached for your review is the above-referenced advertising form. This form is new and does not replace any other form previously approved by your department.

This form is an “invitation to inquire” type of advertisement.

LCN-27651000-100819 is an advertising brochure to attract people to inquire about our product MoneyGuard III. Its distribution method will be via print or through a one on one meeting.

The advertising piece(s) will be used with the following forms:  
Base contract 19-MG890 approved on 04/10/2019 under Serff number LCNC-131862424  
Rider TIR-891 approved on 04/10/2019 under Serff number LCNC-131862424  
Rider END-10534 approved on 04/10/2019 under Serff number LCNC-131862424  
Rider LTCBR-890 approved on 04/10/2019 under Serff number LCNC-131862424

We have bracketed certain items as variable information. A statement of Variability is included which outlines the variable items for you. We confirm that the brackets will not actually appear on the forms at print and any of the changes made will be completed within the allowable limits of the laws in your state.

If you need any additional information, please contact me toll-free at 1-800-238-6252, Extension 5546. Thank you for your attention to this matter.

Sincerely,

State: District of Columbia

Filing Company: The Lincoln National Life Insurance Company

TOI/Sub-TOI: LTC06 Long Term Care - Other/LTC06.000 Long Term Care - Other

Product Name: Concierge Care Brochure

Project Name/Number: /

Chelsea Ronalter

## Company and Contact

### Filing Contact Information

Chelsea Ronalter, Specialist, Product

chelsea.ronalter@lfg.com

Compliance &amp; Filing

One Granite Place, 4S11

800-258-3648 [Phone] 5546 [Ext]

Concord, NH 03302

603-226-5128 [FAX]

### Filing Company Information

The Lincoln National Life

CoCode: 65676

State of Domicile: Indiana

Insurance Company

Group Code: 20

Company Type: Life

350 Church Street - MPM1

Group Name:

State ID Number:

Hartford, CT 06103-1106

FEIN Number: 35-0472300

(800) 238-6252 ext. [Phone]

## Filing Fees

Fee Required? No

Retaliatory? No

Fee Explanation:

<b>SERFF Tracking #:</b>	LCNC-132215100	<b>State Tracking #:</b>		<b>Company Tracking #:</b>	CONCIERGE CARE BROCHURE
<b>State:</b>	District of Columbia	<b>Filing Company:</b>	The Lincoln National Life Insurance Company		
<b>TOI/Sub-TOI:</b>	LTC06 Long Term Care - Other/LTC06.000 Long Term Care - Other				
<b>Product Name:</b>	Concierge Care Brochure				
<b>Project Name/Number:</b>	/				

## Correspondence Summary

### Dispositions

Status	Created By	Created On	Date Submitted
APPROVED	Colin Johnson	01/30/2020	01/30/2020

<b>SERFF Tracking #:</b>	LCNC-132215100	<b>State Tracking #:</b>		<b>Company Tracking #:</b>	CONCIERGE CARE BROCHURE
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<b>Product Name:</b>	Concierge Care Brochure				
<b>Project Name/Number:</b>	/				

## Disposition

Disposition Date: 01/30/2020

Implementation Date: 01/30/2020

Status: APPROVED

Comment:

Rate data does NOT apply to filing.

Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	Statement of Variability	APPROVED	Yes
Form	Concierge Care Brochure	APPROVED	Yes

<b>State:</b>	District of Columbia	<b>Filing Company:</b>	The Lincoln National Life Insurance Company
<b>TOI/Sub-TOI:</b>	LTC06 Long Term Care - Other/LTC06.000 Long Term Care - Other		
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## Form Schedule

Lead Form Number:								
Item No.	Schedule Item Status	Form Name	Form Number	Form Type	Form Action	Action Specific Data	Readability Score	Attachments
1	APPROVED 01/30/2020	Concierge Care Brochure	LCN-27651000-100819	ADV	Initial			LCN-27651000-100819 Concierge Care Brochure.pdf

### Form Type Legend:

<b>ADV</b>	Advertising	<b>AEF</b>	Application/Enrollment Form
<b>CER</b>	Certificate	<b>CERA</b>	Certificate Amendment, Insert Page, Endorsement or Rider
<b>DDP</b>	Data/Declaration Pages	<b>FND</b>	Funding Agreement (Annuity, Individual and Group)
<b>MTX</b>	Matrix	<b>NAP</b>	Network Access Plan
<b>NOC</b>	Notice of Coverage	<b>OTH</b>	Other
<b>OUT</b>	Outline of Coverage	<b>PJK</b>	Policy Jacket
<b>POL</b>	Policy/Contract/Fraternal Certificate	<b>POLA</b>	Policy/Contract/Fraternal Certificate: Amendment, Insert Page, Endorsement or Rider
<b>PRC</b>	Provider Contract/Provider Addendum/Provider Leading Agreement	<b>PRD</b>	Provider Directory

# [Lincoln Concierge Care Coordination]

The right resources at your fingertips

LINCOLN  
MONEYGUARD® III

Client Guide

Insurance products issued by:  
The Lincoln National Life Insurance Company

ICC-20LCN-27651000-100819  
LCN-27651000-100819

For use with the general public. The purpose of this communication is the solicitation of life insurance. Contact will be made by a licensed insurance agent/producer or insurance company.

Not insured by any federal government agency	Not a deposit	Not FDIC-insured
May lose value (variable products)	Not guaranteed by any bank or savings association	



## A comprehensive strategy is key

Long-term care planning is more than having enough money to pay for care services; it's about building a comprehensive strategy. By making the choice to plan ahead now, your loved ones may help make the right choices for you throughout your journey.

As part of our commitment to enable you to build a customized plan earlier, we provide **Lincoln Concierge Care Coordination** at the time of policy purchase to help prevent your loved ones from having to make tough decisions without your input.

Our guaranteed service provides you with complimentary access to the resources and flexibility needed to better protect your loved ones from the emotional, financial, time-consuming and administrative impact of a long-term care event.

## Our service enables you to:



### Access an online library

You'll find a wealth of information, such as third-party articles, videos and checklists on a multitude of topics regarding health, aging and elder care.



### Explore services

See what's available — from skilled nursing to home health care and community options.



### Receive objective advice

Request a Provider Search & Match, a customized list of provider options in your area.



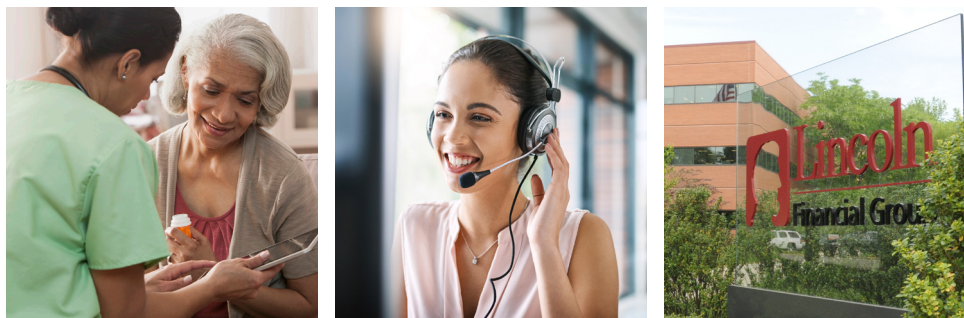
### Connect your loved ones

Help your caregivers and family members closely communicate with each other about your evolving care needs.



## Your care, your way

Thinking about your care preferences may seem overwhelming, but our tools enable you and your loved ones to easily research options and build a plan over time. By having a strategy in place before a long-term care event occurs, you'll be reducing the challenges that you and your loved ones could face.



## By your side every step of the way

Should you need care, Lincoln provides you with a dedicated Care Specialist who will provide you personalized support and be your point of contact throughout the entire claims process.

### Your care specialist helps:

- ✓ File a claim through our streamlined process either online or by phone.
- ✓ Access your long-term care funds quickly and seamlessly.
- ✓ Set up direct billing to caregivers and direct deposit to receive and manage your funds easily.

## The Lincoln commitment

With over **30 years of claims paying expertise**, and more than a century of financial strength and stability, we remain steadfastly committed to treating our clients, and their loved ones, with kindness and providing an experience marked by knowledge and simplicity.

- ✓ Average team tenure of [12] years with Lincoln and [8] years in the Claims Department.<sup>1</sup>
- ✓ [No outsourcing — all claims are processed in house in Greensboro, NC.]
- ✓ History of processing reimbursements within an average of [5] days or less, after all requirements are met.<sup>2</sup>

<sup>1</sup> As of December 31, 2018.

<sup>2</sup> Based on 2018 Lincoln MoneyGuard® solutions claims, provided by Lincoln Information Systems.

# Lincoln's Concierge Care in action

## EDUCATE



### Research LTC topics

You and your loved ones have exclusive access to a research library, designed to help you plan for your independence, including:

- Articles to provide you with information you need on a variety of aging and independence issues
- Third-party videos to provide you with valuable insight and information.



### Connect your loved ones

Our care circle keeps loved ones and caregivers communicating, connected and informed by:

- Developing a social network of your family, friends and medical professionals
- Providing loved ones who may not live nearby with regular, informal updates
- Ensuring quick communication across your network if you need additional attention



### Tailor your care

Completing an optional assessment may offer useful information and help you:

- Identify your stage of planning based on your answers
- Make suggestions to help maintain independence and stay connected
- Incorporate the suggestions into a continuously-evolving action plan

## PLAN



### Find providers

Prepare for the care you may want or need by using our Details Comparison tool, which allows you and your loved ones to:

- Identify and learn about facilities and agencies in your preferred location
- Compare their offerings, staff and rates in an easy-to-read spreadsheet



### Find the right fit

Our interactive map allows you to see what services are available to you wherever you may be living, including:

- Assisted and independent living facilities
- Home health care agencies
- Community organizations



### Compare care costs

Our map allows you to easily compare costs of care by state such as:

- Care providers including home health agency and assisted living facility costs by state
- Average rates for the currently available year and previous years to see how rates have changed

# Stay connected and independent

## ACCESS

## BENEFIT



### Need for Care

You've experienced a LTC event, and are Severely Cognitively Impaired or Chronically Ill; unable to perform at least 2 of the 6 Activities of Daily Living for a period of 90 days or more, which include:<sup>1</sup>

- Bathing
- Eating
- Continence
- Toileting
- Dressing
- Transferring



### Submit a claim

You or a loved one may start a claim online with *Lincoln i-Claim* or by phone. You will be assigned a dedicated Care Specialist, who will be your point of contact and provide support throughout the claims' process.

By having a comprehensive care strategy in place, you may now enjoy what matters most — quality time spent with your loved ones.



### Access your benefits

After your claim is approved, qualified services and care provided will be reimbursed. Your dedicated Care Specialist will help you set up direct billing for seamless payments. Additionally, for reimbursable expenses, Lincoln offers electronic funds transfer (EFT)/direct deposit.

*Our 0-day elimination period helps you access your benefits sooner, once qualified.*

<sup>1</sup> As defined in the Lincoln *MoneyGuard*® Solutions contract.

## Claims—frequently asked questions

**Q1. Do I need to pay my care providers and provide a receipt to be reimbursed?**

**A.** No. Direct billing from the care provider to Lincoln may be established.

**Q2. How frequently may I be reimbursed?**

**A.** Weekly, biweekly or monthly.

**Q3. How long do reimbursements take?**

**A.** Most claims are paid in an average of five business days or less after approval.

**Q4. Could a facility or care provider be reimbursed directly?**

**A.** Yes. Your care specialist helps set up a direct payment schedule.

**Q5. How do I receive my benefits?**

**A.** You may easily receive your funds via a check through the mail or EFT/direct deposit.

**Q6. Once I begin receiving benefits, am I able to start and stop as necessary?**

**A.** Yes. If you are no longer receiving care you may stop your benefit payments and start them again if your need changes.

**Q7. If I have already paid for care, may I be reimbursed retroactively?**

**A.** If you were benefit eligible, and the provider confirms that services were provided, we may pay claims retroactively after you've gone through the claims process.

**Q8. How may a family member file a claim on my behalf?**

**A.** They will need to provide basic policy information, such as policy number and date of birth.



## How to get started



### Register

Create your LOGIN by visiting **LincolnConciergeCare.com**.

- Fill out required fields: first/last name, email, date of birth and policy number.
- Enter your sponsor code: **Lincoln Financial**.



### File a long-term care claim

**You or your loved ones may file a claim by phone or online:**

- Call **800-487-1485** and a dedicated Care Specialist will assist you.
- Or visit **LincolnFinancial.com** to start a *Lincoln i-Claim*.
- When filing a claim, it's important to have these items ready:
  - The policyowner's name, address and date of birth
  - Policy number(s)
  - Type of claim – for example, home care or nursing facility admission – and date of onset
  - Brief description of the reason for the claim – for example, injury or illness
- If the policyowner is unable to initiate the claim, a durable power of attorney (POA) will be required.



### LTC claims cards

Complete the information below to help you or your loved ones submit a claim with ease.

**Keep this card with you.**



To submit a LTC claim, call Lincoln at 800-487-1485 and a dedicated Care Specialist will assist you.

Name \_\_\_\_\_

Address \_\_\_\_\_

Date of birth \_\_\_\_\_

Policy number \_\_\_\_\_

**Give this card to a loved one.**



To submit a LTC claim, call Lincoln at 800-487-1485 and a dedicated Care Specialist will assist you.

Name \_\_\_\_\_

Address \_\_\_\_\_

Date of birth \_\_\_\_\_

Policy number \_\_\_\_\_

## Backed by a company with more than a century of financial stability

With more than 30 years of experience in developing hybrid long-term care solutions, Lincoln remains steadfastly committed to equipping our customers with the strategies they need to accomplish their goals.



Discover how to add a hybrid long-term care funding solution to your retirement plan. Talk with your financial professional today.

Not a deposit
Not FDIC-insured
Not insured by any federal government agency
Not guaranteed by any bank or savings association
May lose value (variable products)

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[LincolnFinancial.com](http://LincolnFinancial.com)

Lincoln Financial Group is the marketing name for Lincoln National Corporation and its affiliates.

Affiliates are separately responsible for their own financial and contractual obligations.

ICC-20LCN-27651000-100819

LCN-27651000-100819

POD 12/19 Z01

Order code: MG-LCCC-BRC001



### Insurance products issued by:

The Lincoln National Life Insurance Company

### Important Information:

Lincoln Financial Group® affiliates, their distributors, and their respective employees, representatives and/or insurance agents do not provide tax, accounting or legal advice. Please consult an independent advisor as to any tax, accounting or legal statements made herein.

Lincoln Concierge Care Coordination is available for all Lincoln *MoneyGuard*® Solutions policyowners.

**Lincoln Concierge Care Coordination includes claims support provided by Lincoln Financial and services provided by a third-party vendor not affiliated with Lincoln Financial. Concierge Care third-party vendors do not provide direct care or home services. Participating providers are not agents or employees of Lincoln Financial Group or the third-party vendor. Results and outcomes cannot be guaranteed. The availability of any particular provider cannot be guaranteed and is subject to change. Lincoln Financial does not monitor or participate in the review of programs or services referred or recommended by third-party vendors. Long-term care coverage is provided through the applicable long-term care rider offered through your Lincoln policy.**

**All guarantees and benefits of the insurance policy are subject to the claims-paying ability of the issuing insurance company.** They are not backed by the broker-dealer and/or insurance agency selling the policy, or any affiliates of those entities other than the issuing company affiliates, and none makes any representations or guarantees regarding the claims-paying ability of the issuer.

**[Lincoln *MoneyGuard*® III is a universal life insurance policy on policy form ICC19-MG890/19-MG890 with the following riders: Value Protection Endorsement (VPE) on form ICC19END-10534/END-10534; Terminal Illness Acceleration of Death Benefit Rider (TIR) on form ICC19TIR-891/TIR-891; Long-Term Care Benefits Rider (LTCBR) on form ICC19LTCBR-890/LTCBR-890.]**

A version of Lincoln Concierge Care Coordination is guaranteed for Lincoln *MoneyGuard*® Solutions policyowners. However, the tools, resources and services may change or evolve over time. All information within this client guide is current as of the created date of this material.

<b>SERFF Tracking #:</b>	LCNC-132215100	<b>State Tracking #:</b>		<b>Company Tracking #:</b>	CONCIERGE CARE BROCHURE
<b>State:</b>	District of Columbia	<b>Filing Company:</b>	The Lincoln National Life Insurance Company		
<b>TOI/Sub-TOI:</b>	LTC06 Long Term Care - Other/LTC06.000 Long Term Care - Other				
<b>Product Name:</b>	Concierge Care Brochure				
<b>Project Name/Number:</b>	/				

## Supporting Document Schedules

<b>Satisfied - Item:</b>	Statement of Variability
<b>Comments:</b>	
<b>Attachment(s):</b>	SOV-LCN-27651000-100819- Concierge Care.pdf
<b>Item Status:</b>	APPROVED
<b>Status Date:</b>	01/30/2020



**STATEMENT OF VARIABILITY**  
**The Lincoln National Life Insurance Company**

**January 10, 2020**

**Form(s) – LCN-27651000-100819- Concierge Care Brochure**

**Page 1**

**[Lincoln Concierge Care Coordination]  
[LINCOLN MONEYGUARD® III]**

**Explanation:**

**[Lincoln Concierge Care Coordination]:** We may change the title of our service.

**[LINCOLN MONEYGUARD® III]:** We may add this service to future versions of MoneyGuard.

**Page 3**

**[12]**

**[8]**

**Explanation:**

**[12], [8]:** Average years of tenure may change.

**[No outsourcing — all claims are processed in house in Greensboro, NC.]**

**Explanation:** We reserve the right to change the location where claims are processed.

**[5]**

**Explanation:** Average number of processing days may change.

**Page 8**

**[Lincoln MoneyGuard® III is a universal life insurance policy on policy form ICC19-MG890/19-MG890 with the following riders: Value Protection Endorsement (VPE) on form ICC19END-10534/END-10534; Terminal Illness Acceleration of Death Benefit Rider (TIR) on form ICC19TIR-891/TIR-891; Long-Term Care Benefits Rider (LTCBR) on form ICC19LTCBR-890/LTCBR-890.]**

**Explanation:** We may add this service to future versions of MoneyGuard..